

Information to identify the case:

Debtor 1	<u>Craig A. Ryno</u>	Social Security number or ITIN	xxx-xx-0181
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-18319-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig A. Ryno

4/25/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Craig A. Ryno
Debtor

Case No. 17-18319-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Apr 25, 2022

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db	+ Craig A. Ryno, 1807 Bay Blvd., Lavallette, NJ 08735-2511
517928261	+ CSMC 2017-RPL3 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517928262	+ CSMC 2017-RPL3 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, CSMC 2017-RPL3 Trust 84119-3284
516785378	+ Franklin Credit, c/o Parker McCay, 9000 Midtatlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
516785379	+ Fulton Bank of New Jersey, PO Box 6335, Fargo, ND 58125-6335
517068472	+ JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, PO Box 55005, Irvine, CA 92619-5005
517065117	+ JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
516785382	Rushmore Loan Management, PO Box 514707, Los Angeles, CA 90051-4707
517223302	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 25 2022 20:43:00	NJ Division of Taxation, 50 Barrack Street, 9th Floor, P.O.Box 245, Trenton, NJ 08695-0267
cr	+ Email/Text: bncmail@w-legal.com	Apr 25 2022 20:44:00	USAA Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
516785377	Email/Text: lynna.mills@oneamerica.com	Apr 25 2022 20:44:00	American United Life Insurance Company, P.O. Box 6002, Indianapolis, IN 46206-6002
517928262	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2022 20:44:00	CSMC 2017-RPL3 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, CSMC 2017-RPL3 Trust, 84119-3284
517928261	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 25 2022 20:44:00	CSMC 2017-RPL3 Trust, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517103690	+ Email/Text: bankruptcynotice@franklincredit.com	Apr 25 2022 20:44:00	Deutsche Bank National Trust Company, et al, c/o Franklin Credit Management, P.O. Box 829629, Philadelphia, Pennsylvania 19182, Deutsche Bank National Trust Company, et, c/o Franklin Credit Management 19182-9629
517103689	+ Email/Text: bankruptcynotice@franklincredit.com	Apr 25 2022 20:44:00	Deutsche Bank National Trust Company, et al, c/o Franklin Credit Management, P.O. Box 829629, Philadelphia, Pennsylvania 19182-9629
517491613	EDI: ECMC.COM	Apr 26 2022 00:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

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517491614	EDI: ECMC.COM	Apr 26 2022 00:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
516870112	Email/Text: bankruptcynotice@franklincredit.com	Apr 25 2022 20:44:00	Franklin Credit Management, PO Box 2301, Jersey City, NJ 07301
516868097	+ Email/Text: bankruptcynotice@franklincredit.com	Apr 25 2022 20:44:00	Franklin Credit Management Corporation, P.O. Box 829629, Philadelphia, PA 19182-9629
517223301	+ EDI: IRS.COM	Apr 26 2022 00:43:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
517065117	+ Email/Text: BkGeneralInbox@rushmorelm.com	Apr 25 2022 20:44:00	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
516924098	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 25 2022 20:48:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516785380	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 25 2022 20:48:05	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516785381	+ EDI: NAVIENTFKASMSERV.COM	Apr 26 2022 00:43:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
516840952	+ Email/Text: bncnotifications@pheaa.org	Apr 25 2022 20:44:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
516785383	+ EDI: USAA.COM	Apr 26 2022 00:38:00	USAA Credit Card Services, 10750 McDermott Freeway, San Antonio, TX 78288-1600
517065698	+ Email/Text: RASEBN@raslg.com	Apr 25 2022 20:43:00	USAA Savings Bank, C/O Robertson Anschutz, 10700 Abbotts Bridge Rd Ste 170, Duluth, GA 30097-8461

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com

District/off: 0312-3

User: admin

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Albert Russo

docs@russotrustee.com

Brian E Caine

on behalf of Creditor Deutsche Bank National Trust Company Et Al... bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com

Brian E Caine

on behalf of Creditor Franklin Credit Management Corporation bcaine@parkermccay.com BKcourtnotices@parkermccay.com

Charles H. Jeanfreau

on behalf of Creditor USAA Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com

David A. Ast

on behalf of Debtor Craig A. Ryno david@astschmidtllaw.com
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com

Denise E. Carlon

on behalf of Creditor CSMC 2017-RPL3 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Emmanuel J. Argentieri

on behalf of Creditor JP Morgan Mortgage Acquisition Corp. bk@rgalegal.com

Harold N. Kaplan

on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com informationathnk@aol.com

Kevin Gordon McDonald

on behalf of Creditor CSMC 2017-RPL3 Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor DLJ Mortgage Capital Inc. rsolarz@kmlawgroup.com

Robert L. Schmidt

on behalf of Debtor Craig A. Ryno robert@astschmidtllaw.com info@astschmidtllaw.com;david@astschmidtllaw.com

Shauna M Deluca

on behalf of Creditor CSMC 2017-RPL3 Trust sdeluca@hasbanilight.com hllawpc@gmail.com

Stacy-Ann T. Davy

on behalf of Creditor NJ Division of Taxation stacy-ann.davy@law.njoag.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15